

**REMARKS**

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The Office Action dated April 6, 2007, has been received and carefully considered. Claims 1 and 67 have been amended. New claims 96 and 97 have been added. Reconsideration of the outstanding rejections in the present application is also respectfully requested based on the following amendments and remarks.

At the outset, the undersigned thanks the Examiner for the courtesies extended during the interview conducted on August 23, 2007, during which differences between the Savage reference and the claimed systems and methods and proposed amendments were discussed. Applicant has amended the claims as discussed during the interview.

**I. THE OBVIOUSNESS REJECTION OF CLAIMS 1-24, 67-91 AND 94**

On page 3 of the Office Action, claims 1-23, 67-89, 91 and 94 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Savage, U.S. Publication No. 2002/0026394 in view of Schlect, U.S. Patent No. 6,035,285 and Remington, U.S. Patent No. 6,070,150. On page 8 of the Office Action, claims 24 and 90 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Savage in view of Schlect, Remington and further in view of Jennings, U.S. Patent No. 5,825,003. These rejections are hereby respectfully traversed.

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the

reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Although Applicant does not agree with the pending rejections, Applicant has nonetheless amended the claims to clarify the claimed systems and methods and better distinguish the cited references. In particular, Applicant has amended each of the independent claims to recite features not disclosed by the cited references. For example, independent claim 1 has been amended to recite the steps of: (1) "receiving, at the ordering and payment allocation system, an aggregated payment from the at least one buyer," (2) "disaggregating, at the ordering and payment allocation system, the aggregated payment by associating portions of the aggregated payment with a corresponding subsidiary," and (3) "allocating the portions of the aggregated payment to the corresponding subsidiary for which the payment has been made." Independent claim 67 has been amended in like manner. Support for this amendment is found throughout the specification." *See, e.g.*, Page 9, lines 7-15 ("As another aspect, the present invention provides a method for allocating funds received from a buying organization in which the received funds are disaggregated to associate portions of the received funds with one or more selling sub-entities. The received funds are processed to update an accounts receivable system. Funding reports are delivered to the respective sub-entities. The disaggregated funds are transferred to financial accounts for the corresponding sub-entities.")

Applicant respectfully submits that none of the cited references -- alone or in combination -- teach or suggest any feature or functionality that even remotely comprises the steps of (1) "receiving, at the ordering and payment allocation system, an aggregated payment from the at least one buyer," (2) "disaggregating, at the ordering and payment allocation system, the aggregated payment by associating portions of the aggregated payment with a corresponding

subsidiary,” or (3) “allocating the portions of the aggregated payment to the corresponding subsidiary for which the payment has been made.” Rather, Applicants respectfully submit that Savage, for example, discloses the receipt of payments, *generally*, but fails to teach or suggest any feature or functionality where an aggregated payment is disaggregated and allocated to corresponding subsidiary(ies). Indeed, the excerpt cited by the Examiner merely states that payments are posted to accounts, not that an aggregated payment is disaggregated and allocated to corresponding subsidiary(ies):

In an embodiment of the present invention, the payment processing system receives payments, posts payments to account, and processes. Payments are received, for example, by check, autopay, or the Internet. Payments are validated, and exceptions are processed. Payments are posted to accounts by applying payment amounts to accounts and decreasing the balance in accordance to the amount paid. Processing address changes includes receiving address changes and applying address changes to the customer database 184. The receivable management system involves financing; account management, risk management, and collections. Financing includes, for example, identifying client charges, applying pricing rules, forwarding payment to clients, and performing audits, as well as funding.

See, Savage, Page 15, ¶ 111.

In fact, Applicant respectfully submits that in the system and method of Savage -- unlike the claimed systems and methods -- the receivables being invoiced are actually “purchased” by the financial institution from each of the individual entities furnishing goods or services. See, e.g., Savage, Page 3, ¶ 0016. Thus, “the debt is the liability of the financial institution, and it is up to the financial institution to use its expertise in order to maximize the collection performance and minimize the overall bad debt rate of all of the accounts together.” *Id.* Accordingly, there is no need for the system and method of Savage to disaggregate an aggregated payment by associating portions of the aggregated payment with a corresponding subsidiary, or to allocate

the portions of the aggregated payment to the corresponding subsidiary for which the payment has been made.

For at the reasons set forth above, Applicant respectfully submits that Savage -- either alone or in the combinations proposed by the Examiner with the other cited references -- fails to teach or suggest each and every feature of the claimed systems and methods. Moreover, Applicant respectfully submits that neither Schlect, Remington, nor Jennings, for example, make up for Savage's deficiencies set forth above. Accordingly, Applicant respectfully submits that independent claims 1 and 67 are allowable over the cited references.

Claims 2-24, 68-91, 94 and 96 are dependent upon independent claim 1 or 67. Thus, since independent claims 1 and 67 should be allowable as discussed above, claims 2-24, 68-91, 94 and 96 should also be allowable at least by virtue of their dependency on independent claim 1 or 67. Moreover, these claims recite additional features which are not claimed, disclosed, or even suggested by the cited references taken either alone or in combination. For example, claims 91 and 94 further recite the step of "assigning a unique reference number to the consolidated invoice to enable tracking and invoice management" or "wherein the received funds include an assigned reference number corresponding to a consolidated monthly statement." Applicant respectfully submits that Savage does not teach or suggest any of the features or functionality recited in claims 91 and 94. In particular, Applicant respectfully submits that Savage does not teach or suggest any feature or functionality that "assign[s] a unique reference number to the consolidated invoice to enable tracking and invoice management" or "wherein the received funds include an assigned reference number corresponding to a consolidated monthly statement," as set forth in new claims 91 and 94.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-24, 67-91 and 94 be withdrawn.

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**II. CONCLUSION**

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

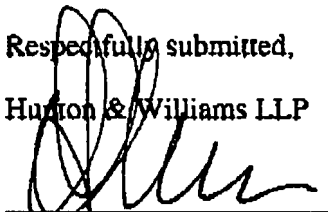
To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time and new claim fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

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